

WHAT IS CLAIMED IS:

1. An automated point-of-sale check processing system for processing customer transactions comprising:

- 5 a document scanner located at a site of a customer transaction comprising a slot adapted to accept a document, the scanner acquiring at least one image therefrom, after having obtained an authorization agreement from a customer; and
- a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one image to the central clearinghouse for processing of the document.

2. The automated point-of-sale check processing system according to claim 1, wherein the authorization agreement is obtained verbally from the customer.

3. The automated point-of-sale check processing system according to claim 2, comprising a printer for imprinting indicia of verbal authorization on the document.

4. The automated point-of-sale check processing system according to claim 1, further comprising means for imprinting the authorization agreement on the document.

5. The automated point-of-sale check processing system according to claim 4, wherein the imprinting means comprises a stamp for manually stamping the authorization agreement on the document.

6. The automated point-of-sale check processing system according to claim 5, wherein the stamp further includes a promise to pay as well as an authorization agreement.

7. The automated point-of-sale check processing system according to claim 4, wherein the imprinting means includes a printer adapted to print an authorization agreement on the document submitted by a customer.

8. The automated point-of-sale check processing system according to claim 1, further comprising means for imprinting the authorization agreement on a receipt.

9. The automated point-of-sale check processing system according to claim 8, wherein the imprinting means comprises a stamp for manually stamping the authorization agreement on the receipt.

10. The automated point-of-sale check processing system according to claim 9, wherein the stamp further includes a promise to pay as well as an authorization agreement.

11. The automated point-of-sale check processing system according to claim 8, wherein the imprinting means includes a printer adapted to print an authorization agreement on the receipt.

12. The automated point-of-sale check processing system according to claim 1, wherein the authorization agreement is displayed to the customer on a video screen.

13. The automated point-of-sale check processing system according to claim 12, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer.

14. The automated point-of-sale check processing system according to claim 12, further comprising a button on the video screen wherein the customer presses the button to execute the authorization agreement.

15. The automated point-of-sale check processing system of claim 1, further comprising a transport mechanism for returning the document to the customer for execution of the authorization agreement by the customer.

16. The automated point-of-sale check processing system of claim 15, further comprising a controller coupled to the transport mechanism.

17. The automated point-of-sale check processing system of claim 16, wherein the printer is further adapted to inscribe the document with an indicia of cancellation.
18. The automated point-of-sale check processing system of claim 17, wherein the slot is further adapted to return the cancelled document to the customer at the site of the transaction.
19. The automated point-of-sale check processing system of claim 16, further comprising a second printer adapted to inscribe the document with an indicia of cancellation.
20. The automated point-of-sale check processing system of claim 16, further comprising a third printer adapted to inscribe the document with a transaction amount.
21. The automated point-of-sale check processing system according to claim 1, further comprising a printer adapted to imprint information on the document.
22. The automated point-of-sale check processing system of claim 1, the scanner is further adapted to compare a transaction amount printed on the document against a transaction amount keyed in by an operator.
23. The automated point-of-sale check processing system of claim 1, further comprising at least one interface adapted to display information to an operator or the customer.
24. The automated point-of-sale check processing system of claim 23, the interface further adapted to receive a command from the operator or the customer.
25. The automated point-of-sale check processing system of claim 1, wherein the scanner further comprises a single scanhead.
26. The automated point-of-sale check processing system of claim 1, wherein the scanner further comprises multiple scanheads.

27. The automated point-of-sale check processing system of claim 1, wherein the scanner further comprises:

a mirror for receiving an image of a first side of the document;

a single scanhead for receiving the images from the mirror of the first side of
the document;

a transport mechanism for moving the document past the mirror and the single
scanhead; and

wherein the single scanhead receives an image of the second side of the
document.

28. The automated point-of-sale check processing system of claim 1, wherein a plurality of documents are scanned and a plurality of images from the documents are transmitted in batches to the central clearinghouse.

29. The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is perpendicular to the direction of transport.

30. The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is parallel to the direction of transport.

31. The automated point-of-sale check processing system of claim 1, whereby the document is a check.

32. A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;

scanning the document and acquiring an image therefrom; and

communicating information represented by the image of the document to a
central clearinghouse for processing of the document.

33. The method of claim 32, further comprising the step of checking the document for indicia of cancellation.

34. The method of claim 33, wherein the step of checking for indicia of cancellation is done prior to obtaining the executed authorization agreement.
35. The method of claim 32, comprising the step of obtaining the authorization agreement verbally from the customer.
36. The method of claim 35, comprising the step of imprinting indicia of the verbal authorization on the document.
37. The method of claim 32, further comprising the step of imprinting the authorization agreement on the document.
38. The method of claim 37, wherein the step of imprinting comprises manually stamping the authorization agreement on the document.
39. The method of claim 38, wherein the stamp further includes a promise to pay as well as an authorization agreement.
40. The method of claim 37, further comprising the steps of providing a printer for printing an authorization agreement on the document submitted by a customer.
41. The method of claim 32, further comprising the step of imprinting the authorization agreement on a receipt.
42. The method of claim 41, further comprising the step of manually stamping the authorization agreement on the receipt.
43. The method of claim 42, wherein the step of stamping further includes stamping a promise to pay as well as an authorization agreement.
44. The method of claim 41, further comprising the step of utilizing a printer to print an authorization agreement on the receipt.

45. The method of claim 32, further comprising the step of displaying the authorization agreement to the customer on a video screen.

46. The method of claim 45, further comprising the step of providing an electronic signature pad and electronic pen for receiving a signature from the customer to execute the authorization agreement.

47. The method of claim 45, further comprising the step of providing a button for the customer to press to execute the displayed authorization agreement.

48. The method of claim 32, further comprising the step of printing the authorization agreement on the document.

49. The method of claim 32, further comprising the step of returning the document to the customer for execution of the authorization agreement.

50. The method of claim 32, further comprising the step of inscribing the document with an indicia of cancellation.

51. The method of claim 50, further comprising the step of returning the cancelled document to the customer at the site of the transaction.

52. The method of claim 32, further comprising the step of scanning a plurality of images of a plurality of documents.

53. The method of claim 52, further comprising the step of transmitting the plurality of images to the central clearinghouse in batches.

54. The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is perpendicular to the direction of transport.

55. The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is parallel to the direction of transport.

56. The method of claim 32, further comprising the step of adding a transaction amount to the document.

57. An automated check processing system for accepting and processing checks from a customer comprising:

- a plurality of document scanners, the document scanners adapted to obtain images of checks after obtaining an authorization agreement from the customer, wherein the checks are fed into the document scanners; and
- a communication link coupled to a central clearinghouse and adapted to communicate the images to the central clearinghouse.

58. The automated check processing system according to claim 57, wherein the images obtained are full images of the checks.

59. The automated check processing system according to claim 58, wherein the images obtained also include images of selected portions of the checks.

60. The automated check processing system according to claim 57, wherein the images obtained are of selected portions of the checks.

61. The automated check processing system according to claim 57, further comprising a printer adapted to print the authorization agreement on the checks.

62. The automated check processing system according to claim 61, further comprising a transport mechanism for returning the checks with the agreement to the customer.

63. The automated check processing system according to claim 62, further comprising a controller coupled to the transport mechanism.

64. The automated check processing system of claim 57, wherein the printer is further adapted to inscribe a transaction amount on the checks.

65. The automated check processing system of claim 57, wherein the plurality of scanners scan an endorsement side of the checks.

66. The automated check processing system of claim 57, wherein the plurality of scanners include a single scanhead.

67. The automated check processing system of claim 57, wherein the checks have a first and a second side and the plurality of scanners comprise:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving the images from the mirror of the first side of the checks;

a transport mechanism for moving the checks past the mirror and the single scanhead; and

wherein the single scanhead receives images of the second side of the checks.

68. The automated check processing system of claim 67, wherein the images scanned are full images of the checks.

69. The automated check processing system of claim 68, wherein the images scanned also include selected images of portions of the checks.

70. The automated check processing system of claim 67, wherein the images scanned are images of selected portions of the checks.

71. The automated check processing system of claim 57, further comprising a MICR reader for reading a MICR data from the checks.

72. The automated check processing system of claim 57, wherein the scanners comprise a first and a second scanhead.

73. The automated check processing system of claim 57, wherein the scanners comprise a single acceptance and return slot.

80. A method of accepting and processing checks from a customer comprising the steps of:

5 providing a plurality of document scanners, the document scanners adapted to obtain images of checks fed into the document scanners after obtaining an executed authorization agreement from the customer; and communicating the information to a central clearinghouse.

81. The method of claim 80, including the step of obtaining full images of the checks by the document scanners.

82. The method of claim 81, further including the step of obtaining images of selected portions of the checks by the document scanners.

83. The method of claim 80, further including the step of obtaining images of selected portions of the checks by the document scanners.

84. The method of claim 80, including the further step of scanning an endorsement side of the check.

85. The method of claim 80, wherein the scanner has one scanhead.

86. The method of claim 80, wherein the scanning step includes:
5 providing a mirror;
receiving images of a first side of the checks by the mirror;
providing a single scanhead;
receiving the images from the first side of the checks at the mirror;
providing a transport mechanism;
moving the checks past the mirror and the single scanhead; and
receiving images of a second side of the checks at the mirror.

87. The method of claim 80, including the further step of obtaining MICR data from the checks.

88. The method of claim 80, wherein the scanner includes two scanheads.

89. The method of claim 80, further including the steps of:
providing a single acceptance and return slot;
receiving the checks to the scanners in the single acceptance and return slot;
and
5 returning the checks from the single acceptance and return slot.

90. The method of claim 80, wherein the images are transmitted to the clearinghouse in batches.

91. A method of accepting and processing checks from a customer purchasing merchandise having a transaction amount, the method comprising:

providing a plurality of document scanners;
obtaining full images of checks fed into the documents;
5 obtaining images of selected portions of the checks, wherein the checks have a first and a second side;
providing a mirror;
receiving images of the first side of the checks by the mirror;
providing a single scanhead;
10 reflecting the images of the first sides of the checks from the mirror to the single scanhead;
providing a transport mechanism;
moving the checks past the mirror and the single scanhead;
receiving images of the second side of the checks at the single scanhead;
15 obtaining information from the full images and selected images of the checks and storing the information in memory;
creating image files for storing the full images and selected images;
printing an authorization agreement on the checks and means for returning the checks with the agreement to the customer;
20 inscribing the transaction amount on the checks; and
communicating the image files to a central clearinghouse.

92. The method of claim 91, including the further step of obtaining MICR data from the checks.

93. The method of claim 91, further including the steps of:
providing a single acceptance and return slot;
submitting the checks to the scanners through the single acceptance and return
slot; and

5 returning the checks from the single acceptance and return slot.

94. The method of claim 91, wherein the images are transmitted to the
clearinghouse in batches.

95. A document scanning system comprising:

a plurality of remote image scanners, the image scanners comprising a full
image scanner, a controller coupled to the full image scanners, a
memory for storing images obtained by the full image scanner, and a
printer coupled to the controller;

5 a remote processor coupled to the plurality of remote scanners, the remote
processor for processing the images in a memory storage and for
producing data responsive to the processing;

10 the memory storage coupled to the remote processor and for containing a
plurality of images obtained from the plurality of remote image
scanners; and

a central processor coupled to the remote processor, the central processor
coupled to a central memory storage unit for storing images of the
checks.

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96. The document scanning system of claim 95, wherein the remote processor
assembles reports comprising customer data.

97. The document scanning system of claim 95, wherein the full image scanner
comprises a single scanhead.

98. The document scanning system of claim 95, wherein the full image scanner
comprises two scanheads.

99. The document scanning system of claim 95, wherein the central processor comprises processing software, the software receiving image files from the remote processor and assembling reports in response thereto.

100. The document scanning system of claim 95, wherein the remote memory storage contains a customer database.

101. The document scanning system of claim 95, wherein the customer database is accessible by customer name.

102. The document scanning system of claim 95, wherein the customer database is also stored at the central memory storage.

103. An automated check processing system for accepting and processing checks from a customer comprising:

a plurality of document scanning devices, the document scanning devices containing document scanners for obtaining full images of the checks that are fed into the scanning devices and obtaining images of the entirety of the checks and images of selected portions of the checks;

a printer adapted to print an authorization agreement on the checks and inscribing a transaction amount on the checks and for inscribing the transaction amount on the check in response to a customer purchase;

transport mechanism for returning the checks with the agreement to the customer;

a processor for obtaining data from the images obtained from the checks for processing the data, whereby the processor includes a memory for storing the data at scanning devices; and

a communication link coupled to a central clearinghouse and adapted to communicate the information to the central clearinghouse.

104. The automated check processing system according to claim 103, further comprising a controller coupled to the document scanners and the transport mechanism for controlling the movement of the transport mechanism.

105. The automated check processing system of claim 103, wherein the document scanner comprises a single scanhead.

106. The automated check processing system of claim 103, wherein the document scanner comprises a first and a second scanhead.

107. The automated check processing system of claim 103, wherein the checks have a first and a second side and the document scanner comprises:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving the images from the mirror of the first side of
5 the checks;

a transport mechanism for moving the checks past the mirror and the single
scanhead; and

wherein the single scanhead receives images of the second side of the checks.

108. An automated check processing system for accepting and processing checks from a customer purchasing merchandise having a transaction amount, the system comprising:

a plurality of document scanners, the document scanners adapted to obtain full
5 images of checks having a first side and a second side and fed into the document scanners and obtaining images of selected portions of the checks, wherein the scanners have a mirror for receiving images of the first side of the checks, a single scanhead for receiving the images of the first side of the checks from the mirror and receiving images of the
10 second side of the checks, a transport mechanism for moving the checks past the mirror and the single scanhead and returning the checks to the customer, and a controller coupled to the scanhead and the transport mechanism for controlling the movement of the transport mechanism;

15 a remote processor for obtaining information from the full images and selected images of the checks and storing the information in a memory and creating image files for storing the full images and selected images;

a printer adapted to print an authorization agreement on the checks and for inscribing the transaction amount on the checks;

20 a communication link coupled to a central clearinghouse and adapted to
 communicate the image files to the central clearinghouse;
 a MICR data reader for obtaining MICR data from the images which are sent
 to the clearinghouse; and
 a central office for receiving the image files.

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109. The automated check processing system according claim 108, wherein the
image files are sent to the central office in batches.

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